PATENT

JC17 Rec d PCI/PIO 19 SEP 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.:

National Stage of PCT/US2004/008361

Confirmation No.:

unassigned

Applicant:

Gordon L. Monsen, et al.

Title:

FINANCING STRUCTURE

Filed:

September 19, 2005

Art Unit:

unassigned

114594-02WOUS

Examiner:

Atty. Docket:

unassigned

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

- 1. In accordance with 37 C.F.R. §§1.56, 1.97 and 1.98, Applicant wishes to make of record the items listed on the accompanying Form PTO-1449. Applicant respectfully requests the Examiner to fully consider the items and independently ascertain their teaching before issuance of the next action, and to make them of record in the file. The Examiner is also requested to initial and return a copy of the enclosed Form PTO-1449 to evidence such consideration.
- 2. Applicant has listed publication dates on the attached Form PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated. Applicant reserves the right to establish the patentability of the claims over any information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.
- 3. No fee is due for this Information Disclosure Statement since it is being filed within three months of the date of entry into the national stage as set forth in 37 C.F.R. §1.491 in an international application. No fee is due, pursuant to 37 C.F.R. §1.97(b)(2).

By:

4. The Commissioner is hereby authorized to charge any additional fees that may be required for this Information Disclosure Statement, or credit any overpayment, to Deposit Account No. 23-2405, Order No. 114594-02WOUS.

Respectfully submitted,

WILLKIE FARR & GALLAGHER LLP

Dated: September 19, 2005

Registration No. 36,461

WILLKIE FARR & GALLAGHER LLP

787 Seventh Ave. New York, New York 10019

(212) 728-8757

(212) 728-9757 Facsimile

I certify that this correspondence, along with any documents referred to therein, is being deposited with the United States Postal Service on September 19, 2005 as Express Mail, Post Office to Addressee, Express Mail Label No. EL363523894US, in an envelope with sufficient postage addressed to Mailstop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

FORM PTO-1449

U.S. DEP PATENT IENT OF COMMERCE TRADEMARK OFFICE

JC17 Bec'd PCT/PTO 1 Sh&EIP 12005 ATTORNEY DOCKET NO. 114594-02WOUS

National Stage of PCT/US2004/008361

APPLICANT

Gordon L. Monsen, et al.

FILING DATE

GROUP ART UNIT

(Use several sheets if necessary)

INFORMATION DISCLOSURE CITATION

	September 19,		2005	unassigne	unassigned			
U.S. PATENT DOCUMENTS								
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE		
	2005/0010517	Jan. 13, 2005	Lowenstein	705	37	Jul. 7, 2000		
	2005/0144119	Jun. 30, 2005	Monsen	705	38	Feb. 22, 2005		
	5,802,501	Sep. 1, 1998	Graff	705	36			
	6,049,784	Apr. 1, 2000	Weatherly	705	38			
	6,192,347	Feb. 20, 2001	Graff	705	36			
	6,847,946	Jan. 25, 2005	Blanz	705	38	Jan. 11, 2002		
	OTHER DO	CUMENTS (Includin	ng Author, Title, Dat	e, Pertiner	ıt Papers, Ei	tc.)		
		al Group Inc., web pa 0,000,000" http://www						

	6,192,347	Feb. 20, 2001	Graff	705	36				
	6,847,946	Jan. 25, 2005	Blanz	705	38	Jan. 11, 2002			
	OTHER DO	CUMENTS (Includia	ng Author, Title, Date,	Pertinen	t Papers,	Etc.)			
		Bison Financial Group Inc., web page "Bond Street Capital Credit Tenant Lease Loans - Minimum \$10,000,000" http://www.bisonfinancial.com/loans/bsc_ctl.html (undated)							
	Mark Cecil, Credit Lyonnais Fixes Energy Deal, Bank Loan Report (November 6, 2000) Celtic Financial Group, web page "Credit Tenant Lease ('CTL') Loans," http://www.bisonfinancial.com/loans/bsc_ctl.html (undated) Dearborn Financial Services, Appraising Partial Interests, http://www.dearborn.com/download/frea8e/Chapter14.htm (January 2002)								
	F.W. Galaty, Modern Real Estate Practice, Real Estate Education Co., 15th ed. Chap. 16, pp. 250-264 (1999)								
	Kathleen Kavanaugh, "February Program Review: The Fast Changing World of Real Estate Finance," web page of San Francisco Commercial Real Estate Women (CREW), www.crewsf.org/CrewView/2002/0302CrewView.pdf (page 2 of 7) (March 2002)								
	Jeffrey James, the Best of Leasing and Ownership Worlds, Puget Sound Business Journal, vol. no. 41 p. 30 (Feb. 21, 1997)								
	Jeffrey Keegan, Private Market Seeks Syntetic leases, Bank Loan Report, vol. 10 no. 19 p (May 8, 1995)								
	Nancy R. Little, What You Need to Know About Financing with Synthetic Leases, The Practice Real Estate Lawyer, vol. 15 no. 2 (March 1999)					Leases, The Practical			
	Amity K. Moore, BNP Closes Syndication on Novel, Bank Loan Report, vol. 13 no. 2 p. 8 (January 12, 1998)				l. 13 no. 2 p. 8				
	Scott R. Mulc (Summer 199		e "Premiums," Real E	state Fina	ance, vol.	14 no. 2 pp 74-78			
		ay, Off-Balance Shee 32, no. 2, pp. 193-253	et Financing: Synthetic 3 (Summer 1997)	leases, R	eal Prope	rty Probate & Trust			
		er, Synthetic Leasing 103-04 (Aug. 1996)	, Too Good to be Igno	red, Natio	onal Real l	Estate Investor, vol.			
		Chain reactions, Lend	lers Flock to Mezzanin	e Despite	Fluctuati	ons, Commericial			

<u> </u>				
John C. Murray, Off-Balance Sheet Financing: Synthetic leases, Real Property Probate & Trust Journal, vol. 32, no. 2, pp. 193-253 (Summer 1997)				
Andrew Ratner, Synthetic Leasing, Too Good to be Ignored, National Real Estate Investor, vol. 38 no. 8, pp. 103-04 (Aug. 1996)				
Jessica Roe, Chain reactions, Lenders Flock to Mezzanine Despite Fluctuations, Commericial Property News, vol. 17, no. 17 (Sept. 16, 2003)				
Sterling Commercial Capital, web page "Credit Tenant Lease Loans", www.sterlingcommercialcapital.com/downloads/scc-company_book.pdf (page 5 of 18) (undated)				

EXAMINER

DATE CONSIDERED